

**From:** jt.thomas@ubs.com [mailto:jt.thomas@ubs.com]  
**Sent:** Monday, September 14, 2015 11:01 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210AB32

After spending over 32 years giving investment advice, I believe that your new rule is NOT GOOD. The individual investor needs advice and should not be trying to get advice from the government. Yes, there are some bad examples in our industry, but for the most part, individuals need someone to go to for individualize advice based on their situation. Government regulations just increase cost for everyone. Just look at your own budget!!! Please stop the nonsense or go back to the drawing board and come up with a better plan. Thank you.

View my website by clicking [here](#)

John (JT) Thomas  
First Vice President – Investments  
UBS Financial Services  
800 S. Gay St Ste 2600  
Knoxville, TN 37929

865-329-1230  
800-827-2723  
Fax: 1-855-368-5234